

## Health care remains elusive

Coverage. The single, essential word means personal security. Why is it that the bigwigs of the corporate world can't get such a simple idea right? Why can't at least one small sector of the insurance juggernaut produce a plan that will cover everybody in your household (regardless of relationship)? A plan that you can use as many times as you need through out the year and is dependable enough so you don't have to worry about claims forms or the headache that is the fact that 30% of all claims are rejected. So in other words there is a thirty percent chance that insurance will drop your claim, no matter how valid it is.

The fact that insurance will not step up to the plate is astonishing in its reality but not surprising when you add in greedy motives. The sick days of despair are upon us if we don't wake up and start fighting this right away. Every year people are turned down and people die. John Q has now become a reality the system needs to change because life is more important than that. Our prosperity as a race depends on a good, valiant health system. If we don't keep each other healthy, we can not keep each other progressing?

So now that we are on the same page about insurance we can begin to speak about a solution. I have come to realize that the only way we can gain what we need is to not expect to have full coverage, but enough to bring down your payments significantly. That way the benefits company does not feel compelled to reject consumer claims.

Michael Moores' latest documentary work, "Sicko" portrays the health care industry accurately when he speaks of major insurance providers. The proof is in our face. You read the stories everyday in the paper and magazines. How a major health insurance provider picks and chooses who will receive coverage based on incredulous risk factors and how they cancel policy holders based on undisclosed pre existing conditions that even the consumer does not know about. The insurance company needs to make up for lost time and if they decide to revoke a policy based on such conditions and there has never been a significant claim filed, they need to refund any premiums that have been paid to them since they were not providing adequate coverage for that health condition to begin with.

Michael Moore talks about not only the need for good health care, but also good dental care and other benefits that are overlooked too often such as vision and prescription drug. Many people have prescriptions that most insurance plans will not include. A diabetic for instance, will not find many options available in terms of insurance and by having to pay for all needed medications, will have to put off other important needs such as dental work or something as simple as a vision exam. The fact is people put these things off because they don't want to spend the money. Wouldn't society benefit if we all had not only health, but also comprehensive dental and vision benefits as well?

This is not personal security and this is most certainly not humane. People capitalizing on the health of others and there is a long road ahead of us if we want change. The good news is that the press has kept an eye on this issue in recent years and people are slowly becoming aware. It's likely impossible to cut the noose that health insurance companies try to keep around our collective necks, but we can surely loosen it up a little, can't we? Insurance companies have shown us that they can be a good source of coverage for catastrophic medical situations. But they fail to take care of ongoing medical expenses and this is where America needs an alternative.

Clearly, scientists have done some promising research in terms of stem cell advancement. It would be interesting to know how most insurance companies feel about how stem cell research will affect their profits. A website giving a general research newsletter on the latest in stem cell from the top 100 companies offering stem cell research products and services at <http://www.stemcellresearchnews.com> . This will give you an idea of the commercial demand for stem cell production. At the same time, there are still many obstacles. When companies like Madison Stem Cell and Advanced Cell so easily pull research dollars for their endeavors, it's hard to imagine that they would have any difficulty in bringing their research to the table. Insurance providers likely see this as a threat to the industry and therefore don't want stem cell research come to fruition.

If we move ahead to the future, it's hard to imagine, but many insurance companies be have a hard time keeping up with the demand for a socialized or universal form of health care. Obviously, you won't see any talk of this type coming from George Bush, but you will see some hypocritical policies on the books from the administration. It's clear that you got to protect corporate profits if you want to remain a "chief" executive. In America, we may begin to wonder if that's what the people really want.

David Carter

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